

EXHIBIT 5

ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Loan #: [REDACTED]

Date: JANUARY 31, 2022

Loan Originator: IFG Mortgage, Inc

Borrower(s): BILLY R ESCUE JR

Property Address: [REDACTED]

In order to facilitate compliance with the anti-steering prohibitions found in 12 CFR § 1026.36(e), your Loan Originator is providing you with this disclosure of loan options that are available for you to choose. These loan options are from creditors with whom the Loan Originator regularly does business with and are for types of transactions for which you have expressed an interest.

FIXED INTEREST RATE OPTIONS



	Loan Option with Lowest Rate	Loan Option with Lowest Rate Without the Following: <ul style="list-style-type: none"> ▪ Negative Amortization ▪ Prepayment Penalty ▪ Interest Only Payments ▪ Balloon Payment in First Seven Years of Loan Term ▪ Demand Feature ▪ Shared Equity ▪ Shared Appreciation 	Loan Option with Lowest Total Dollar Amount for Origination Points or Fees and Discount Points
Interest Rate	2.250%	2.250%	4.500%
Total Dollar Amount of Origination Points or Fees and Discount Points	\$13,652.26	\$13,652.26	-\$6,630.62

You have not expressed interest in any Adjustable Interest Rate loan options.



eSign Id:		Reference Id:		From:	UWM DOCMAGICINTEGRATION	Status:	Signed
Documents Type:	INITIAL DISCLOSURE	Loan Id:		Documents:	22	Signatures:	Y

List of Signers

Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
BILLY R ESCUE JR		01/31/22 01:58:29 PM	01/31/22 02:56:35 PM	01/31/22 02:56:33 PM	01/31/22 02:56:35 PM	
JIM ELKINS elkinsjim@gmail.com		01/31/22 01:58:29 PM	01/31/22 01:59:04 PM	01/31/22 01:59:01 PM	01/31/22 01:59:04 PM	01/31/22 01:59:31 PM

Audit Log

Date/Time	Person	IP Address	Action
01/31/22 01:58:29 PM	SYSTEM USER		eSign event created
01/31/22 01:58:29 PM	BILLY R ESCUE JR		Inactive template: invitation was not sent to
01/31/22 01:58:29 PM	JIM ELKINS		Invitation sent to elkinsjim@gmail.com
01/31/22 01:59:01 PM	JIM ELKINS		Consented to DocMagic eSign
01/31/22 01:59:03 PM	JIM ELKINS		eSign event started
01/31/22 01:59:03 PM	JIM ELKINS		Initial Disclosure version 1 prepared on January 31, 2022, 1:58 PM PST displayed
01/31/22 01:59:21 PM	JIM ELKINS		Approved electronic representation of signature
01/31/22 01:59:21 PM	JIM ELKINS		Approved electronic representation of signature
01/31/22 01:59:22 PM	JIM ELKINS		Uniform Residential Loan Application signed by Jim Elkins
01/31/22 01:59:25 PM	JIM ELKINS		Tennessee Advance Fee Agreement signed by Jim Elkins
01/31/22 01:59:31 PM	JIM ELKINS		eSign event signing complete
01/31/22 01:59:31 PM	JIM ELKINS		Customer Identification Verification signed by Jim Elkins
01/31/22 02:56:33 PM	BILLY R ESCUE JR		Consented to DocMagic eSign
01/31/22 02:56:33 PM	BILLY R ESCUE JR		Receipt of early disclosures within 3 business days met
01/31/22 02:56:35 PM	BILLY R ESCUE JR		eSign event started
01/31/22 02:56:35 PM	BILLY R ESCUE JR		Initial Disclosure version 1 prepared on January 31, 2022, 1:58 PM PST displayed
01/31/22 03:00:23 PM	BILLY R ESCUE JR		Approved electronic representation of signature
01/31/22 03:00:23 PM	BILLY R ESCUE JR		Approved electronic representation of signature
01/31/22 03:00:24 PM	BILLY R ESCUE JR		Loan Estimate signed by BILLY R ESCUE JR
01/31/22 03:02:30 PM	BILLY R ESCUE JR		Uniform Residential Loan Application signed by BILLY R ESCUE JR
01/31/22 03:04:24 PM	BILLY R ESCUE JR		Tennessee Advance Fee Agreement signed by BILLY R ESCUE JR
01/31/22 03:04:55 PM	BILLY R ESCUE JR		Affiliated Business Arrangement Disclosure signed by BILLY R ESCUE JR
01/31/22 03:05:05 PM	BILLY R ESCUE JR		Borrower Consent to the Use of Tax Return Information signed by BILLY R ESCUE JR
01/31/22 03:05:18 PM	BILLY R ESCUE JR		Borrower Signature Authorization signed by BILLY R ESCUE JR
01/31/22 03:05:33 PM	BILLY R ESCUE JR		Residential Mortgage Credit Score Disclosure Exception Notice signed by BILLY R ESCUE JR
01/31/22 03:05:36 PM	BILLY R ESCUE JR		Federal Equal Credit Opportunity Act Notice (ECOA) signed by BILLY R ESCUE JR
01/31/22 03:06:10 PM	BILLY R ESCUE JR		Electronic Delivery Consent And Intent To Proceed signed by BILLY R ESCUE JR
01/31/22 03:06:27 PM	BILLY R ESCUE JR		Disclosure Notices signed by BILLY R ESCUE JR
01/31/22 03:06:38 PM	BILLY R ESCUE JR		Acknowledgment of Receipt of Homeownership Counseling Notice signed by BILLY R ESCUE JR
01/31/22 03:07:08 PM	BILLY R ESCUE JR		Credit Inquiry Letter Of Explanation signed by BILLY R ESCUE JR
01/31/22 03:07:22 PM	BILLY R ESCUE JR		Borrower's Certification and Authorization signed by BILLY R ESCUE JR
			Borrower's Certification and Authorization signed by BILLY R

01/31/22 03:07:42 PM	BILLY R ESCUE JR	ESCUE JR
01/31/22 03:07:56 PM	BILLY R ESCUE JR	eSign event signing complete
01/31/22 03:07:56 PM	BILLY R ESCUE JR	IVES Request for Transcript of Tax Return signed by BILLY R ESCUE JR
01/31/22 03:07:56 PM	SYSTEM USER	eSign event completed
01/31/22 03:07:57 PM	SYSTEM USER	eSign Documents delivered
01/31/22 03:07:57 PM	SYSTEM USER	All clicksigns completed

List of Documents

Document Name	Page(s)	Mark(s)	Signer(s)
ENCLOSED DOCUMENTS LIST	1	0	0
LOAN ESTIMATE	3	1	1
UNIFORM RESIDENTIAL LOAN APPLICATION	8	2	2
UNIFORM RESIDENTIAL LOAN APPLICATION - LENDER LOAN INFORMATION	2	0	0
TENNESSEE ADVANCE FEE AGREEMENT	2	2	2
AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE	2	1	1
BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION	1	1	1
BORROWER SIGNATURE AUTHORIZATION	1	1	1
RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE	3	3	1
ANTI-STEERING DISCLOSURE OF LOAN OPTIONS	1	0	0
FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE (ECOA)	1	1	1
CUSTOMER IDENTIFICATION VERIFICATION	2	1	1
ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED	2	5	1
HOUSING COUNSELORS NEAR YOU	6	0	0
DISCLOSURE NOTICES	2	3	1
ACKNOWLEDGMENT OF RECEIPT OF HOMEOWNERSHIP COUNSELING NOTICE	1	1	1
PRIVACY FORM - NO OPT OUT	2	0	0
ADDITIONAL DETAILS FOR SERVICES YOU CAN SHOP FOR	1	0	0
CREDIT INQUIRY LETTER OF EXPLANATION	1	71	1
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	1	1
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	1	1
IVES REQUEST FOR TRANSCRIPT OF TAX RETURN	2	1	1

ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Loan #: [REDACTED]

Date: APRIL 5, 2021

Loan Originator: Carolina Ventures Mortgage, LLC

Borrower(s): Kim Schelble, Yvette Cho

Property Address: [REDACTED]

In order to facilitate compliance with the anti-steering prohibitions found in 12 CFR § 1026.36(e), your Loan Originator is providing you with this disclosure of loan options that are available for you to choose. These loan options are from creditors with whom the Loan Originator regularly does business with and are for types of transactions for which you have expressed an interest.

FIXED INTEREST RATE OPTIONS




	Loan Option with Lowest Rate	Loan Option with Lowest Rate Without the Following: <ul style="list-style-type: none"> ▪ Negative Amortization ▪ Prepayment Penalty ▪ Interest Only Payments ▪ Balloon Payment in First Seven Years of Loan Term ▪ Demand Feature ▪ Shared Equity ▪ Shared Appreciation 	Loan Option with Lowest Total Dollar Amount for Origination Points or Fees and Discount Points
Interest Rate	2.000%	2.000%	5.000%
Total Dollar Amount of Origination Points or Fees and Discount Points	\$34,211.00	\$34,211.00	-\$4,533.00

You have not expressed interest in any Adjustable Interest Rate loan options.



eSign Id:		Reference Id:		From:	UWM DOCMAGICINTEGRATION	Status:	Signed
Documents Type:	INITIAL DISCLOSURE	Loan Id:		Documents:	31	Signatures:	Y

List of Signers

Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
KIM SCHELBLE		04/05/21 10:36:18 AM	04/05/21 12:28:52 PM	04/05/21 12:28:55 PM	04/05/21 12:28:54 PM	04/05/21 12:33:26 PM
YVETTE CHO		04/05/21 10:36:19 AM	04/05/21 12:46:54 PM	04/05/21 12:46:56 PM	04/05/21 12:46:56 PM	04/05/21 12:47:56 PM
WHITNEY BULBROOK whitney@carolinaventures.com		04/05/21 10:36:19 AM	04/05/21 10:37:11 AM	04/05/21 10:37:12 AM	04/05/21 10:37:12 AM	04/05/21 10:37:31 AM

Audit Log

Date/Time	Person	IP Address	Action
04/05/21 10:36:19 AM	SYSTEM USER		eSign event created
04/05/21 10:36:19 AM	KIM SCHELBLE		The invitation was not sent to
04/05/21 10:36:19 AM	YVETTE CHO		The invitation was not sent to
04/05/21 10:36:19 AM	WHITNEY BULBROOK		Invitation sent to whitney@carolinaventures.com
04/05/21 10:37:11 AM	WHITNEY BULBROOK		eSign event started
04/05/21 10:37:12 AM	WHITNEY BULBROOK		Consented to DocMagic eSign
04/05/21 10:37:12 AM	WHITNEY BULBROOK		Initial Disclosure version 1 prepared on April 05, 2021, 10:36 AM PDT displayed
04/05/21 10:37:13 AM	WHITNEY BULBROOK		Approved electronic representation of signature
04/05/21 10:37:14 AM	WHITNEY BULBROOK		Approved electronic representation of signature
04/05/21 10:37:31 AM	WHITNEY BULBROOK		eSign event signing complete
04/05/21 12:28:53 PM	KIM SCHELBLE		eSign event started
04/05/21 12:28:54 PM	KIM SCHELBLE		Consented to DocMagic eSign
04/05/21 12:28:55 PM	KIM SCHELBLE		Receipt of early disclosures within 3 business days met
04/05/21 12:28:55 PM	KIM SCHELBLE		Initial Disclosure version 1 prepared on April 05, 2021, 10:36 AM PDT displayed
04/05/21 12:28:57 PM	KIM SCHELBLE		Approved electronic representation of signature
04/05/21 12:28:57 PM	KIM SCHELBLE		Approved electronic representation of signature
04/05/21 12:33:26 PM	KIM SCHELBLE		eSign event signing complete
04/05/21 12:46:54 PM	YVETTE CHO		eSign event started
04/05/21 12:46:56 PM	YVETTE CHO		Consented to DocMagic eSign
04/05/21 12:46:56 PM	YVETTE CHO		Initial Disclosure version 1 prepared on April 05, 2021, 10:36 AM PDT displayed
04/05/21 12:46:58 PM	YVETTE CHO		Approved electronic representation of signature
04/05/21 12:46:58 PM	YVETTE CHO		Approved electronic representation of signature
04/05/21 12:47:55 PM	SYSTEM USER		eSign event completed
04/05/21 12:47:55 PM	YVETTE CHO		eSign event signing complete

List of Documents

Document Name	Page(s)	Mark(s)	Signer(s)
ENCLOSED DOCUMENTS LIST	1	0	0
LOAN ESTIMATE	3	2	2
UNIFORM RESIDENTIAL LOAN APPLICATION	11	5	3
UNIFORM RESIDENTIAL LOAN APPLICATION - LENDER LOAN INFORMATION	2	0	0
AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE	2	2	2
AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE	2	2	2
NORTH CAROLINA - ANTI-COERCION INSURANCE DISCLOSURE	1	2	2
BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION	1	1	1
BORROWER CONSENT TO THE USE OF TAX RETURN			

INFORMATION	1	1	1
BORROWER SIGNATURE AUTHORIZATION	2	2	2
RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE	3	3	1
RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE	3	3	1
ANTI-STEERING DISCLOSURE OF LOAN OPTIONS	1	0	0
FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE (ECOA)	1	2	2
CUSTOMER IDENTIFICATION VERIFICATION	2	1	1
CUSTOMER IDENTIFICATION VERIFICATION	2	1	1
ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED	2	5	1
ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED	2	5	1
NORTH CAROLINA FEE INFORMATION FROM YOUR MORTGAGE BROKER FOR YOUR MORTGAGE LOAN	1	3	3
HOUSING COUNSELORS NEAR YOU	6	0	0
DISCLOSURE NOTICES	2	6	2
ACKNOWLEDGMENT OF RECEIPT OF HOMEOWNERSHIP COUNSELING NOTICE	1	2	2
PRIVACY FORM - NO OPT OUT	2	0	0
ADDITIONAL DETAILS FOR SERVICES YOU CAN SHOP FOR	1	0	0
CREDIT INQUIRY LETTER OF EXPLANATION	1	71	1
CREDIT INQUIRY LETTER OF EXPLANATION	1	71	1
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	2	2
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	2	2
IVES REQUEST FOR TRANSCRIPT OF TAX RETURN	2	1	1
IVES REQUEST FOR TRANSCRIPT OF TAX RETURN	2	1	1
YOUR HOME LOAN TOOLKIT	28	0	0

ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Loan #: [REDACTED]

Date: APRIL 20, 2021

Loan Originator: The Florida Mortgage Firm

Borrower(s): Brian P Weatherill

Property Address: [REDACTED]

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Interest Rate	2.000%	2.000%	4.625%
Total Dollar Amount of Origination Points or Fees and Discount Points	\$24,178.78	\$24,178.78	-\$14,825.00

You have not expressed interest in any Adjustable Interest Rate loan options.



eSign Id:		Reference Id:		From:	UWM DOCMAGICINTEGRATION	Status:	Signed
Documents Type:	INITIAL DISCLOSURE	Loan Id:		Documents:	24	Signatures:	Y

List of Signers

Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
BRIAN P WEATHERILL [REDACTED]		04/20/21 01:54:27 PM	04/20/21 06:36:31 PM	04/20/21 06:36:35 PM	04/20/21 06:36:34 PM	04/20/21 06:49:54 PM
TONI SIMONDS RAULERSON toni@flmortgagefirm.com		04/20/21 01:54:27 PM	04/20/21 02:38:36 PM	04/20/21 02:38:37 PM	04/20/21 02:38:37 PM	04/20/21 02:38:50 PM

Audit Log

Date/Time	Person	IP Address	Action
04/20/21 01:54:26 PM	SYSTEM USER		eSign event created
04/20/21 01:54:27 PM	BRIAN P WEATHERILL	[REDACTED]	The invitation was not sent to [REDACTED]
04/20/21 01:54:27 PM	TONI SIMONDS RAULERSON	[REDACTED]	Invitation sent to toni@flmortgagefirm.com
04/20/21 02:38:36 PM	TONI SIMONDS RAULERSON	[REDACTED]	eSign event started
04/20/21 02:38:37 PM	TONI SIMONDS RAULERSON	[REDACTED]	Consented to DocMagic eSign
04/20/21 02:38:37 PM	TONI SIMONDS RAULERSON	[REDACTED]	Initial Disclosure version 1 prepared on April 20, 2021, 1:54 PM PDT displayed
04/20/21 02:38:38 PM	TONI SIMONDS RAULERSON	[REDACTED]	Approved electronic representation of signature
04/20/21 02:38:39 PM	TONI SIMONDS RAULERSON	[REDACTED]	Approved electronic representation of signature
04/20/21 02:38:50 PM	TONI SIMONDS RAULERSON	[REDACTED]	eSign event signing complete
04/20/21 06:36:32 PM	BRIAN P WEATHERILL	[REDACTED]	eSign event started
04/20/21 06:36:34 PM	BRIAN P WEATHERILL	[REDACTED]	Consented to DocMagic eSign
04/20/21 06:36:35 PM	BRIAN P WEATHERILL	[REDACTED]	Receipt of early disclosures within 3 business days met
04/20/21 06:36:35 PM	BRIAN P WEATHERILL	[REDACTED]	Initial Disclosure version 1 prepared on April 20, 2021, 1:54 PM PDT displayed
04/20/21 06:36:37 PM	BRIAN P WEATHERILL	[REDACTED]	Approved electronic representation of signature
04/20/21 06:36:37 PM	BRIAN P WEATHERILL	[REDACTED]	Approved electronic representation of signature
04/20/21 06:49:53 PM	SYSTEM USER		eSign event completed
04/20/21 06:49:54 PM	BRIAN P WEATHERILL	[REDACTED]	eSign event signing complete

List of Documents

Document Name	Page(s)	Mark(s)	Signer(s)
ENCLOSED DOCUMENTS LIST	1	0	0
LOAN ESTIMATE	3	1	1
UNIFORM RESIDENTIAL LOAN APPLICATION	9	2	2
UNIFORM RESIDENTIAL LOAN APPLICATION - LENDER LOAN INFORMATION	2	0	0
AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE	2	1	1
AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE	2	1	1
FLORIDA STATEMENT OF ANTI-COERCION	1	1	1
BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION	1	1	1
BORROWER SIGNATURE AUTHORIZATION	1	1	1
RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE	3	3	1
ANTI-STEERING DISCLOSURE OF LOAN OPTIONS	1	0	0
FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE (ECOA)	1	1	1
CUSTOMER IDENTIFICATION VERIFICATION	2	1	1
ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED	2	5	1
HOUSING COUNSELORS NEAR YOU	6	0	0
DISCLOSURE NOTICES	2	3	1
ACKNOWLEDGMENT OF RECEIPT OF HOMEOWNERSHIP			

COUNSELING NOTICE	1	1	1
PRIVACY FORM - NO OPT OUT	2	0	0
ADDITIONAL DETAILS FOR SERVICES YOU CAN SHOP FOR	1	0	0
CREDIT INQUIRY LETTER OF EXPLANATION	1	71	1
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	1	1
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	1	1
IVES REQUEST FOR TRANSCRIPT OF TAX RETURN	2	1	1
YOUR HOME LOAN TOOLKIT	28	0	0